

EXHIBIT C

Fairfax County Circuit Court/
Farmville Group, LLC
movant/plaintiff

2013-11270

FILED
JUL 10 2013
JOHN T. FREY
Clerk of the Circuit Court
for Fairfax County, VA

v.

Case No _____

Shapiro Brown & Alt, LLP
defendant _____/

Complaint And Affidavit In Support Of Motion For Order To
Show Cause And Preliminary Injunction

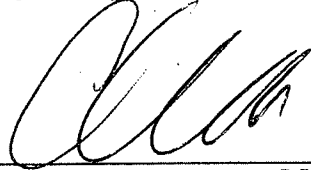
1. I, Alexander Otis Matthews, hereby swear to the statements made in this affidavit, under penalty of perjury and pursuant to 28 U.S.C 1746.
2. On February 7th, 2013, a bankruptcy petition prepared by me for Farmville Group, LLC, was filed in US Bankruptcy Court, District of New Jersey, Trenton.
3. Farmville Group, LLC, is the owner of record for 8018 Railroad Street, Dunn Loring, Virginia 22027, in Fairfax County Virginia.
4. The property was deeded into the name of Farmville Group, LLC more than 6 years ago by Sean and Cathy Andrews, who are still the borrowers on the mortgage though they are no longer the owners.
5. A foreclosure sale was scheduled by the substitute trustee, Shapiro Brown & Alt, LLP, to be held February 19th, 2013 at 3:15 pm.
6. The legal notice sent by the substitute trustee, the only one they ever sent, did not name or notice the legal owner Farmville Group, LLC, making it defective; it only noticed Cathy Andrews (see attachment one).
7. After filing bankruptcy, notice was sent by US Mail and by fax, as well as by phone, that Farmville Group, LLC was under Federal Bankruptcy protection and directing the sale to be cancelled (see attachment two).
8. The lender that the substitute trustee was acting on behalf of, Wells Fargo, had their servicing company ASC send by mail a confirmation of the bankruptcy and a recognition that they accordingly could not attempt to collect the debt owed against the home due to the bankruptcy.
9. Shapiro Brown & Alt, LLP failed to cancel/postpone the sale in spite of their obvious knowledge as they had even informed their client Wells Fargo/ASC, as evidenced by the legal notice to the property referencing the bankruptcy filing.
10. Shapiro Brown & Alt, LLP, ran afoul of the law when they failed to cancel the sale when informed that Farmville Group, LLC was under Bankruptcy protection.

11. Alexander Otis Matthews mailed a copy of Attachment Two to Shapiro Brown & Alt, LLP on Monday February 11th, 2013, and he dated that letter for February 13th since it normally takes 3 days for first class mail to reach Virginia when mailed from New Jersey.
12. Kawthar Fathi, Alexander Otis Matthews' wife, called and left voice mail messages twice for the bankruptcy department at Shapiro Brown & Alt advising them of the bankruptcy filing and asking that the sale be cancelled in light of that filing. She was forced to leave messages as it is nearly impossible to get a live person to pick up when trying to reach Shapiro Brown & Alt, LLP.
13. Alexander Otis Matthews received notice that the petition had been filed on Monday, February 11th, 2013 in the mail, that notice coming from US Bankruptcy Court Clerk James Waldron (see Attachment Three). That notice gave until February 21st, 2013 to cure the deficiencies or face having the case dismissed.
14. The receipt of mail here at Fort Dix is at times very irregular, and somehow on February 22nd, 2013, Alexander Otis Matthews received mail from the court dated February 8th, 2013 stating that a hearing was being held on February 19th, 2013 regarding the appearance of counsel in the case. This may have been an oversight by the Bankruptcy Court since they have already allowed until February 21st, 2013 to cure the deficiencies, or it may have been due to the mailroom at Fort Dix, but nevertheless it was a violation of due process at it gave two conflicting dates to resolve the deficiencies (see Attachment Four showing the second notice).
15. On February 25th, 2013, Alexander Otis Matthews called his wife Kawthar Fathi and she informed him that Shapiro Brown & Alt, LLP had apparently ignored the bankruptcy filing and foreclosed on the home because a realtor came to the house that day and told Mrs Fathi the home was sold back to the bank and all the occupants were being evicted.
16. Alexander Otis Matthews called the Bankruptcy Court on Tuesday February 26th, 2013, and was told the bankruptcy had not been dismissed on February 19th, 2013 and that Farmville Group, LLC was still under bankruptcy protection through February 19th, 2013.
17. Not only was Farmville Group ,LLC under bankruptcy protection at the time Shapiro Brown & Alt, LLP conducted the sale, they had a legal obligation to cancel the sale when they received notice the previous week that Farmville Group LLC was under federal bankruptcy protection; with great impunity Shapiro Brown & Alt, LLP ignored both obligations and illegally proceeded with the foreclosure sale. Shapiro Brown & Alt LLP ignored federal law when they conducted the sale , and they violated Virginia law when they conducted the sale without notifying the owner of record Farmville Group, LLC on the foreclosure notice.
18. Alexander Otis Matthews wife and young children live in the

property at issue here, and Farmville Group LLC and Mr. Matthews' family will suffer irreparable harm if this illegal sale is allowed to proceed.

19. This injunction should be granted as it is clear Farmville Group LLC will succeed on the merits , it will cause great harm to Farmville Group LLC and Mr. Matthews's family if this illegal sale goes uncorrected, and it is in the public interest that this injunction be granted and that this sale be corrected in light of the billions US banks have already agreed to pay for foreclosure violations and still haven't paid (see Attachment Five). As this matter makes clear, US banks are still doing business as usual in ignoring the rules and ignoring protections afforded people in hardship trying to save their homes and protect their families.
20. In light of the violations described herein ,the movant ask the court to ask the lender Wells Fargo to include Farmville Group LLC on the list to be considered for compensation from foreclosure violations, as it now appears that the OCC has directed US banks to pay directly rather than being governed by 3rd party monitors.
21. For the reasons set forth in this complaint and affidavit, the movant asks the court to grant the preliminary injunction , and asks the court to grant the plaintiff's motion.
22. For the violations described herein by Shapiro Brown & Alt, LLP, and for the violations of the movants' rights and property,as well as the emotional distress to Alexander Otis Matthews and his wife, the movant requests damages in the amount of \$2,000,000.00 from Shapiro Brown & Alt, LLP. ,and that the illegal foreclosure sale be reversed.
23. A jury trial is requested in this matter.

Very Respectfully,



Farmville Group, LLC
By: Alexander Otis Matthews
Managing/Sole Member

Dated:7/1/2013

FAIRFAX COUNTY CIRCUIT COURT /
Farmville Group, LLC
movant

v.

Case No.: 13-12458-MBK

Shapiro Brown & Alt, LLP, on behalf
of Professional Foreclosure Corporation
Of Virginia, Substitute Trustee/

Order To Show Cause And Preliminary Injunction

Upon the supporting affidavit of the debtor, it is

ORDERED that substitute trustee Shapiro Brown & Alt, LLP, on behalf of Professional Foreclosure Corporation of Virginia, show cause in room _____ of the Fairfax County Circuit Court, 4110 Chain Bridge Road, Fairfax, Virginia 22030, on the _____ day of _____, 2013, at _____ o'clock, why a preliminary injunction should not issue pursuant to Rule 65(a), Fed.R.Civ.P., enjoining the said substitute trustee, their successors in office, agents and employees and all other persons acting in concern and participation with them, to reverse the foreclosure sale held on February 19th, 2013, against the property located at 8018 Railroad Street, Dunn Loring, Virginia 22027.

IT IS FURTHER ORDERED that effective immediately, and pending the hearing and determination of this order to show cause, that the substitute trustee will cancel eviction proceedings and actions against the occupants of 8018 Railroad Street, Dunn Loring, Virginia 22027.

IT IS FURTHER ORDERED that this order to show cause, and all other papers attached to this application, shall be served on substitute trustee Shapiro Brown & Alt, LLP, on behalf of Professional Foreclosure Corporation of Virginia by _____, 2013, and the clerk of the court is ordered to effectuate service upon Shapiro Brown & Alt, LLP.

Circuit Court Judge

Dated: _____

FAIRFAX COUNTY CIRCUIT COURT /
Farmville Group, LLC
movant

v.

Case No.:

2013

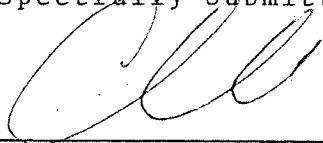
FILED
JUL 10 2013
JOHN T. FREY
Clerk of the Circuit Court
of Fairfax County, VA

Shapiro Brown & Alt, LLP on Behalf of
Professional Foreclosure Corporation of
Virginia, Substitute Trustee /

MOTION

Farmville Group, LLC, movant, hereby motions the
Court for entry of the attached order to Show Cause And Preliminary
Injunction,

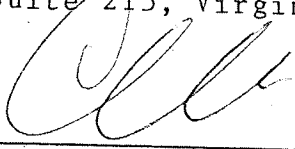
Respectfully Submitted,



Farmville Group, LLC
By: Alexander Matthews
Managing/Sole Member

CERTIFICATE OF SERVICE/NOTICE

I, Alexander Otis Matthews, managing member /signatory for movant HEREBY
CERTIFY that a true copy of this motion, with the order and the
accompanying affidavit in support, was mailed via first class mail
, postage prepaid, to Shapiro Brown & Alt, LLP, at 236 Clearfield
Avenue, Suite 215, Virginia Beach, Virginia 23462.



Farmville Group, LLC
By: Alexander Matthews
Managing/Sole Member

Dated: 7/1/2013

Parties

Farmville Group, LLC
c/o Alexander Otis Matthews
Reg No 24394-016
Federal Prison Camp
PO Box 9000
Berlin, NH 03570

Shapiro Brown & Alt, LLP
236 Clearfield Avenue, Suite 215
Virginia Beach, Virginia 23462

Law Offices of
Shapiro Brown & Alt, LLP

Farmville Group,
8018 Railroad Str
Dunn Loring, Virg. 22027

January 28, 2013

Cathy Andrews
8018 Railroad Street
Dunn Loring, VA 22027

RE: 8018 Railroad Street, Dunn Loring, VA 22027
SB&A No. 11-217303V

**NOTICE OF SUBSTITUTE TRUSTEE'S FORECLOSURE SALE PURSUANT
TO VIRGINIA CODE § 55-59.1(A) AND DEED OF TRUST**

Dear Sir/Madam:

On behalf of the substitute trustee, Professional Foreclosure Corporation of Virginia, in accordance with Virginia Code § 55-59.1(A) and the terms of the referenced deed of trust, you are hereby notified that a foreclosure sale of the above mentioned property will occur on February 19, 2013 at 3:15 PM at on the courthouse steps at the front of the Circuit Court building for the County of Fairfax located at 4110 Chain Bridge Road, Fairfax, Virginia. Attached is a notice containing the same information as the advertisement of sale and a copy of the substitution of trustee instrument.

Sincerely,

Shapiro Brown & Alt, LLP on behalf of
Professional Foreclosure Corporation
of Virginia, Substitute Trustee

Enclosure(s)

236 Clearfield Avenue, Suite 215
Virginia Beach, Virginia 23462
(757) 687-8777 (847) 493-7297 (Facsimile)
This is a communication from a Debt Collector.

ATTACHMENT THREE

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13-12458-MBK
Chapter: 11
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Farmville Group, LLC
c/o Alexander Matthews
Reg no 24394-016, Unit 5803
PCL Fort Dix-West
Fort Dix, NJ 08640

Social Security No.:

Employer's Tax ID. No.:

**NOTICE OF MISSING DOCUMENTS AND NOTICE OF DISMISSAL
IF DOCUMENTS ARE NOT TIMELY FILED**

1. Notice is hereby given that the following documents must be filed within 14 days from the date the bankruptcy petition was filed:

Attorney Representation is Required for a Chapter 11 Petition, Attorney Disclosure Statement, 20 Largest Unsecured Creditors, List of Equity Security Holders, Tax ID Number, Statement of Financial Affairs, Summary of Schedules, Corporate Resolution, Balance Sheet, Cash Flow Statement, Statement of Operations, Tax Returns, and Schedules A,B,D,E,F,G,H

2. This case will be dismissed on February 21, 2013, unless the missing documents are received on or before that date by the Clerk of the Court at:

U.S. Bankruptcy Court
402 East State Street
Trenton, NJ 08608

If you object to dismissal of the case, you may submit a written request for a hearing setting forth the reasons why dismissal would not be proper. Such request must be received by the Clerk of the Court on or before February 21, 2013.

THIS IS THE ONLY NOTICE YOU WILL RECEIVE. If you fail to timely comply with the requirements set forth above, this case will be dismissed.

Dated: February 7, 2013
JJW: mmf

James J. Waldron
Clerk

If the schedules you filed list more creditors than were included on the list of creditors(matrix) filed with your petition, you must file with your schedules an amended list of creditors(matrix), listing only those creditors being added.

2/13/2013

ASC Loan Number- 1256012281, SB & A No-11-217303V

Re: Cancellation of Sale due to Company Filing Bankruptcy

Dear Shapiro Brown & Alt, LLP:

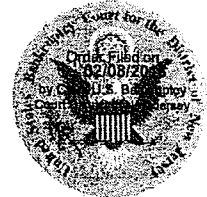
Farmville Group LLC filed for bankruptcy protection this week, the case number is 13-12458. Please cancel the sale set for February 19th, 2013, at 3:15 pm at the Fairfax Courthouse. Thank you very much, we can be reached at 571-436-9742 for any question.

Respectfully,


Alexander Matthews

ATTACHMENT FOUR

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY <small>Caption in Compliance with D.N.J. LBR 9004-2(c)</small>	
In Re: Farmville Group, LLC	Case No.: 13-12458 Adv. No.: Hearing Date: 2/19/2013 at 10:00 a.m. Judge: Michael B. Kaplan



**ORDER TO SHOW CAUSE FOR DISMISSAL OF CASE FOR FAILURE TO
BE REPRESENTED BY COUNSEL**

The relief set forth on the following pages, numbered two (2) through (2) hereby **ORDERED**.

DATED: 02/08/2013


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)
Debtor: Farmville Group, LLC
Case No: 13-12458

ORDERED that the Debtor shall show cause on February 19, 2013 at
10:00 a.m. in the United States Bankruptcy Court, Trenton, New Jersey, Courtroom
number 3, before the Honorable Michael B. Kaplan why this case
should not be dismissed for failure of an LLC to be represented by Counsel.
The application to pay filing fee in installments will also be considered at this time.
This case will be dismissed if no appearance is made.

Approved by Judge Michael Kaplan February 06, 2013

Foreclosure abuse case settled for \$8.5B

Borrowers to get cash or aid from mortgage servicers

WASHINGTON—A landmark settlement between the Federal Reserve and 15 mortgage servicers, including Wells Fargo, Bank of America, and Citigroup, has been reached. The settlement, announced on Tuesday, will provide borrowers with cash or other assistance to help them keep their homes. The settlement covers more than 10 million borrowers with loans that are in foreclosure or at risk of foreclosure. The settlement is the largest in the history of the foreclosure crisis. It is the result of a lawsuit filed by the Federal Reserve in 2009 against the servicers for alleged discrimination and unfair practices. The settlement will provide borrowers with cash or other assistance to help them keep their homes. The settlement covers more than 10 million borrowers with loans that are in foreclosure or at risk of foreclosure. The settlement is the largest in the history of the foreclosure crisis. It is the result of a lawsuit filed by the Federal Reserve in 2009 against the servicers for alleged discrimination and unfair practices.

Using personal device at work gets more secure

WASHINGTON—A new report from the National Institute of Standards and Technology (NIST) says that using a personal device at work is becoming more common, but it also comes with more security risks. The report, titled "Guidance for Assessing Mobile Device Security," says that companies should take steps to protect their data when employees use their own devices. The report says that companies should consider the risks of using personal devices at work, such as the loss of the device or the theft of data. The report also says that companies should take steps to protect their data, such as encrypting data and using secure communication channels. The report is part of a series of publications from NIST on cybersecurity topics.

What the foreclosure settlement means for borrowers

WASHINGTON—A landmark settlement between the Federal Reserve and 15 mortgage servicers, including Wells Fargo, Bank of America, and Citigroup, has been reached. The settlement, announced on Tuesday, will provide borrowers with cash or other assistance to help them keep their homes. The settlement covers more than 10 million borrowers with loans that are in foreclosure or at risk of foreclosure. The settlement is the largest in the history of the foreclosure crisis. It is the result of a lawsuit filed by the Federal Reserve in 2009 against the servicers for alleged discrimination and unfair practices.

Q: How much money will borrowers receive?
A: The settlement provides for a total of \$8.5 billion in cash or other assistance to be distributed to borrowers. The amount each borrower receives will depend on their individual circumstances.

Q: How will the money be distributed?
A: The money will be distributed through the servicers. Borrowers will need to provide information to their servicer to be eligible for the assistance.

Q: What are the requirements for borrowers to receive the assistance?
A: Borrowers must have a mortgage loan that is in foreclosure or at risk of foreclosure. They must also have a net worth of less than \$1 million and a household income of less than \$100,000 per year.

Q: How long will it take to receive the assistance?
A: The settlement does not specify a timeline for when borrowers will receive the assistance. It will depend on the progress of the settlement process.

Q: Can borrowers receive the assistance if they have already received a loan modification?
A: Yes, borrowers can still be eligible for the assistance even if they have already received a loan modification.

Q: What if a borrower's servicer is not participating in the settlement?
A: Borrowers whose servicers are not participating in the settlement can still apply for assistance through the Federal Reserve's Home Affordable Foreclosure Initiative.

Supplement Number One for Farmville Group LLC v. Shapiro Brown & Alt, LLP.

24. Shapiro Brown & Alt LLP's actions violated 11 U.S.C.S 362 (a)(1)(2)(3)(6), a federal law pertaining to the automatic stay provisions of the US Bankruptcy Code.
25. Shapiro Brown & Alt LLP's actions in brazenly defying the bankruptcy stay Farmville Group LLC was under at the time of the trustees' sale constituted the torts of negligence and wrongful conduct under the common law of the Commonwealth of Virginia; such actions by Shapiro Brown & Alt LLP were a violation of the common law of Virginia and the plaintiff is charging them with negligence and wrongful conduct pursuant to the Virginia Tort Claims Act.
26. Shapiro Brown & Alt LLP's actions also violated the unfair and deceptive acts and practices statute of the Commonwealth of Virginia and the plaintiff additionally charges Shapiro Brown & Alt LLP with violating that statute.
27. Exhibit One to this supplement is a letter from America's Servicing Company (ASC), the servicer for the lender Wells Fargo who holds the first trust mortgage on the property that was illegally foreclosed on. This letter from ASC was mailed to the property on 2/12/2013, which makes clear the fact that ASC is aware that they cannot conduct a foreclosure as they knew the owner was under bankruptcy protection, as they clearly state in their own words in the letter. This also makes clear that Shapiro Brown & Alt LLP had given ASC notice of the bankruptcy filing that I and my wife sent to Shapiro Brown & Alt LLP, and that both ASC and Shapiro Brown nevertheless still ignored the stay they knew to be in place and allowed Shapiro to conduct the illegal foreclosure.
28. Exhibit Two to this supplement is a letter from the Bankruptcy Court showing that the case was not dismissed until 2/20/2013, after the sale had been conducted by Shapiro Brown & Alt LLP.
29. Exhibit Three and Exhibit Four to this supplement are fax receipts from Kinko's sent by Kawthar Fathi to Shapiro Brown & Alt LLP, showing that notice of the Bankruptcy filing by Farmville Group LLC was sent not once but twice on 2/15/2013.
30. Exhibit Five, Six and Seven are recent newspaper articles chronicling the extent of the foreclosure abuses suffered in the United States during the past 6-7 years and the actions taken by the OCC to address those abuses.
31. Exhibit Eight is a recent tax valuation sent to Farmville Group LLC showing the recent tax value of the property. This home is not only a valuable asset of Farmville Group LLC in an outstanding neighborhood but it is the loving home of Alexander Matthews and his wife and children and we fall on the mercy of the court in asking that this illegal sale be reversed and that Farmville Group LLC be awarded the requested relief for the blatant violations of its rights by Shapiro Brown & Alt LLP.

32. Farmville Group LLC hereby prays that the court will grant it the relief requested herein and any other relief deemed appropriate by the court.

Respectfully,



Farmville Group LLC
By: Alexander Otis Matthews
Managing/Sole Member

Dated : 7/1/2013

AMERICA'S SERVING CO.
RETURN MAIL OPERATIONS
PO BOX 10386
DES MOINES IA 50306-0388

Exhibit One



Form 145 - ntdsma

UN. STATES BANKRUPTCY COURT

02/12/13

1AB 00422/012377/000867 0046 2 ACPYMA8K003 106

SEAN ANDREWS
CATHY ANDREWS
8018 RAILROAD ST
DUNN LORING, VA. 22027-1111

Account Information	
Online:	mortgageaccountonline.com
Fac:	(866) 453-6315
Telephone:	(500) 842-7654
Correspondence:	PO Box 10328 Des Moines, IA 50306
Hours of Operation:	Mon - Fri 8am-5pm in Your Time Zone
Loan Number:	1256012281
Property Address:	8018 Railroad St Dunn Loring VA 22027

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13-12458-MBK
Chapter: 11
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Farmville Group, LLC
c/o Alexander Matthews
Reg no 24394-016, Unit 5803
FCI Fort Dix-West
Fort Dix, NJ 08640

Social Security No.:

Employer's Tax ID. No.:

Subject: Your foreclosure sale date has been scheduled

Dear Sean Andrews & Cathy Andrews:

I am writing to provide you with important and time-sensitive information about the mortgage noted above. As the borrower, you are receiving this letter to keep you informed of your foreclosure situation.

As a reminder, the foreclosure sale of your mortgaged property has been scheduled for 02/19/13. As of the date of this letter, we have not heard from you or received the necessary documentation required to determine your eligibility for mortgage assistance. Unfortunately at this point, there is not enough time to review your loan for mortgage assistance options and make a decision prior to the scheduled foreclosure sale date.

Please note: As a result of your bankruptcy case, this letter is not an attempt to collect a debt from you or in any way violate any provision of the United States Bankruptcy Code. This letter has been sent to you for informational purposes only. This is not a bill or a request for payment, or a statement that you are personally obligated in any way to make a payment.

Your decision to discuss workout options with America's Servicing Company is strictly voluntary. You are not obligated to pursue any workout options discussed with us. At your request, we will immediately terminate any such discussions should you no longer wish to pursue these options.

If you have questions about the information in this letter, please call me. I can be reached at the phone number below.

Sincerely,

Brandon Hart
Brandon Hart
Home Preservation Specialist
America's Servicing Company



TRANSMISSION VERIFICATION REPORT

TIME : 02/15/2013 09:48
NAME :
FAX :
TEL :
SER. # : MBJ604084

DATE, TIME : 02/15 09:48
FAX NO./NAME : 18474937297
DURATION : 00:08:25
PAGE(S) : 02
RESULT : OK
MODE : STANDARD
ECN

Exhibit Four

TRANSMISSION VERIFICATION REPORT

TIME : 02/15/2013 09:41
NAME :
FAX :
TEL :
SER. # : MBJ604084

DATE, TIME : 02/15 09:41
FAX NO./NAME : 18474937297
DURATION : 00:08:25
PAGE(S) : 02
RESULT : OK
MODE : STANDARD
ECN

Mortgage Pact Relief: \$19 Billion

By Marc Thompson

Free of the largest U.S. banks have provided \$19 billion in mortgage debt forgiveness to some 140,000 borrowers under a federal aid state settlement of foreclosure practices. The settlement, which took effect one year ago according to a watchdog report, is the largest in the history of the industry.

Bank of America Corp., which was a principal provider of the aid, said it had provided the aid to borrowers under the settlement. The settlement, which took effect one year ago according to a watchdog report, is the largest in the history of the industry.

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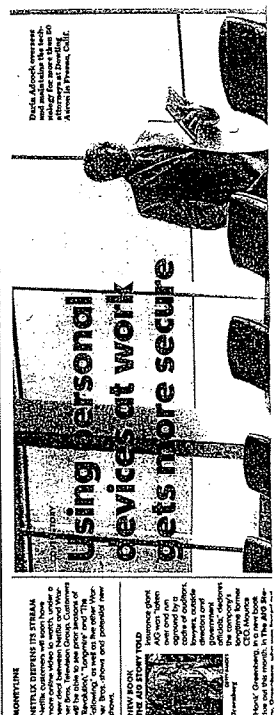
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Foreclosure abuse case settled for \$8.5B

Borrowers to get cash or aid from mortgage servicers

What borrowers should know, 2B



Using personal devices at work gets more secure

EXHIBIT SEVEN

FRIDAY, FEBRUARY 22, 2013

NY TIMES

Despite Aid, Borrowers Still Face Foreclosure

By JESSICA SILVER-OKENBERG

A year after five of the nation's largest banks reached a pact with state and federal officials over claims of vast foreclosure abuses, the banks are taking credit for giving more than half a million struggling homeowners roughly \$4.5 billion in relief.

But despite the banner numbers released on Thursday in a report by Joseph A. Smith, the independent overseer of the settlement, thousands of homeowners are still not getting the help they need to save their homes from foreclosure, according to lawyers with housing advocates and homeowners facing foreclosure.

Just under 71,000 borrowers, or 13 percent of the total borrowers helped to be, received assistance on their primary mortgage, which has been the main source of default and foreclosure through the housing crisis. But more than 170,000 homeowners have received assistance on their second mortgage, which typically is a home equity line of credit that borrowers can pay for cash.

Even though addressing second mortgages does offer some relief to homeowners, in a troubling number of instances the banks are not providing any help with the first mortgage, the housing advocates said. The leaving the homeowners still in jeopardy of losing their homes, while giving banks credit for restructuring loans or wiping out debt under the settlement.

"The second mortgage forgiveness is basically a loophole, which allows the banks to continue foreclosing unabated," said Elizabeth M. Lynch, a lawyer at MFY Legal Services in New York.

Based on the monitor's report, it is impossible to tell how many homeowners who received help on their second mortgage are still facing foreclosure on their first mortgage. Ms. Lynch and other advocates estimate that thousands of homeowners across the country are in that predicament.

Banks say they are working to assist homeowners and to fulfill their obligations under the settlement. And Shann Doolan, the secretary of housing and urban development, which helped broker the deal with the five banks, said on Thursday that the settlement had already "exceeded expectations."

Mr. Smith said, "I believe we have made progress, but I know that there is much more work to be done."

When Danielle Rivera, a 38-year-old single mother, received a letter from Bank of America in July alerting her that it was forgiving her second mortgage of about \$15,000, she said she was elated. Ms. Rivera said she thought the assistance would save the home in Queens she shares with her two children.

But that hope, she said, was dashed when she learned a month later that Bank of America was foreclosing on her because of her troubled first mortgage.

"This house means everything to my family and I am terrified we are going to be homeless again," Ms. Rivera said. The bank, citing customer privacy concerns, declined to comment.

At its outset, the settlement was trumpeted as a way to hold banks accountable for foreclosure abuses and help homeowners harmed when the housing bubble burst, sending the housing market to its lowest level since the Great Depression in early 2003, roughly four million Americans were in foreclosure since the start of 2007, with shared properties missing sales including Arizona, California and

Continued on Page 4

County of Fairfax, Real Estate Division
Department of Tax Administration (DTA)
12000 Government Center Parkway, Suite 357
Fairfax, Virginia 22035
703-222-8234; www.fairfaxcounty.gov/dta

FARMVILLE GROUP LLC
8018 RAILROAD ST
DUNN LORING VA 22027-1111

LEGAL DESCRIPTION
8018 RAILROAD ST
REGAL OAKS
LOT 63

Web Control Number: 002759327
Date Printed: 02/26/2013

1.EASE,NOTIFY DTA OF MAILING ADDRESS CHANGES

NOTICE OF REAL ESTATE ASSESSMENT CHANGE - THIS IS NOT A TAX BILL

2012 Assessed Value of Property	2013 Assessed Value of Property	REASON(S) FOR CHANGE: REASSESSMENT
Total: \$822,750	Total: \$847,000	
This amount is allocated between land and building as follows:	This amount is allocated between land and building as follows:	
Land: \$281,000	Land: \$289,000	
Building: \$541,750	Building: \$558,000	

See Reverse Side for Appeal Information

Dear Fairfax County Taxpayer:

During 2012 the residential real estate market continued to improve in Fairfax County. This market improvement has meant fewer foreclosures, reasonably fast sales and price appreciation in many residential neighborhoods. As a result, almost 71% of residential properties have experienced an assessment increase, while 21% have no change in assessment for 2013. Assessment changes vary by neighborhood however, and dependent on the sales data some properties may have changed at a rate different from the County-wide average.

The Department of Tax Administration (DTA) uses professionally recognized mass appraisal techniques to assess the market value of properties. This includes a review of the average assessment-to-sales price ratio (ASR) for each assessment neighborhood. The ASR analysis compares the 2012 assessments to actual sale prices that occur during the year. The relationship between the 2012 assessment and subsequent sale price helps determine whether an assessment adjustment is necessary for 2013. As sale prices increase during the year, the existing ASR generally decreases (an inverse relationship), suggesting the need for assessments to be increased. Again, however, not all sale prices change uniformly throughout the County, and assessments are adjusted based on an analysis of actual sales data and comparable properties within neighborhoods.

Like other Virginia jurisdictions, DTA appraisers use market sales and cost data to determine residential property assessments. Field surveys and other data are also used to help compare property sales based on comparable physical characteristics. While market sales data provides the ultimate framework for assessing residential property, staff also analyzes depreciated "cost" information to help determine the appropriate assessment level. The assessed value allocated to land this year remains a relatively small portion of the total assessment.

For commercial income producing properties such as office buildings, the capitalized income approach to valuation is the principal assessment methodology used to assess market value.

EXHIBIT EIGHT

R201393639546

Tax Map Reference Number: 0394 38 0063

District Code: 70000 Superior District: PROVIDENCE
Land Size: 12,800 SF Deed Book/Page: 19620 / 0232

Other Tax Districts: PEST PREVENTION
STORMWATER DIST I

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